

IN RE:

JOHN E. SHAFFER  
MICHELLE R. SHAFFER  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:20-20453

Chapter 13

Document No.: 86

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 17th day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
6/17/25 10:28 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

THE COURT:  
  
U.S. BANKRUPTCY JUDGE  
dmr

In re:  
John E. Shaffer  
Michelle R. Shaffer  
Debtors

Case No. 20-20453-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jun 17, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ John E. Shaffer, Michelle R. Shaffer, 619 Cambria Avenue, Avonmore, PA 15618-9790
15196489	+ US Department of Education/GLE, 2401 International, POB 7859, Madison, WI 53707-7859

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 01:31:08	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 00:27:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 18 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15196475	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2025 00:22:00	CCB/DNTLFIRST, PO Box 182120, Columbus, OH 43218-2120
15205410	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 18 2025 00:21:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919
15196483	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 18 2025 00:21:00	RBS Citizens NA, 480 Jefferson Blvd, Warwick, RI 02886
15196474	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 01:20:10	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15200081	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 00:27:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15197387	+ Email/Text: bankruptcy@cavps.com	Jun 18 2025 00:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15196476	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2025 00:27:59	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15196477	Email/Text: mrdiscen@discover.com	Jun 18 2025 00:21:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15198542	Email/Text: mrdiscen@discover.com	Jun 18 2025 00:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15196478	^ MEBN	Jun 18 2025 00:00:26	Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
15203362	+ Email/Text: dplbk@discover.com	Jun 18 2025 00:22:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jun 17, 2025

Form ID: pdf900

Total Noticed: 37

15196479	Email/Text: collecadminbankruptcy@fnni.com	Jun 18 2025 00:21:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
15222186	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 18 2025 00:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15196480	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 18 2025 00:27:33	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15206561	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 18 2025 00:21:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15230327	^ MEBN	Jun 17 2025 23:59:56	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
15196481	+ Email/Text: camanagement@mtb.com	Jun 18 2025 00:22:00	M&T Mortgage, PO Box 900, Millsboro, DE 19966-0900
15204162	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 18 2025 00:27:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15196482	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 18 2025 00:27:12	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15509077	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 00:27:34	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15196485	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2025 00:27:34	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15196486	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2025 00:28:07	SYNCB/JCI Home Design, C/O PO Box 965036, Orlando, FL 32896-0001
15196487	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2025 00:27:43	SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
15196488	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2025 00:56:48	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15231880	Email/Text: ebn_bkrt_forms@sallimae.com	Jun 18 2025 00:22:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15196484	+ Email/Text: ebn_bkrt_forms@sallimae.com	Jun 18 2025 00:22:00	Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
15230200	^ MEBN	Jun 18 2025 00:00:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196762	^ MEBN	Jun 18 2025 00:00:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15223650	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 18 2025 00:22:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15226968	Email/PDF: ebn_ais@aisinfo.com	Jun 18 2025 00:27:20	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15196490	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 18 2025 00:27:59	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
15227747	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 18 2025 00:56:17	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

User: auto

Page 3 of 3

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cr  
cr \*+

Lakeview Loan Servicing LLC  
DISCOVER PERSONAL LOANS, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name Email Address

Brian C. Thompson

on behalf of Joint Debtor Michelle R. Shaffer bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Debtor John E. Shaffer bthompson@ThompsonAttorney.com  
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Denise Carlon

on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecc@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6